DOCUMENT RESUME

ED 284 058 CE 047 895

TITLE Workers 45+: Today and Tomorrow.
INSTITUTION American Association of Retired Persons, Washington, D.C.
PUB DATE 86
NOTE 24p.; For related documents, see CE 047 896-897.
PUB TYPE Reports - Research/Technical (143) -- Statistical Data (110)

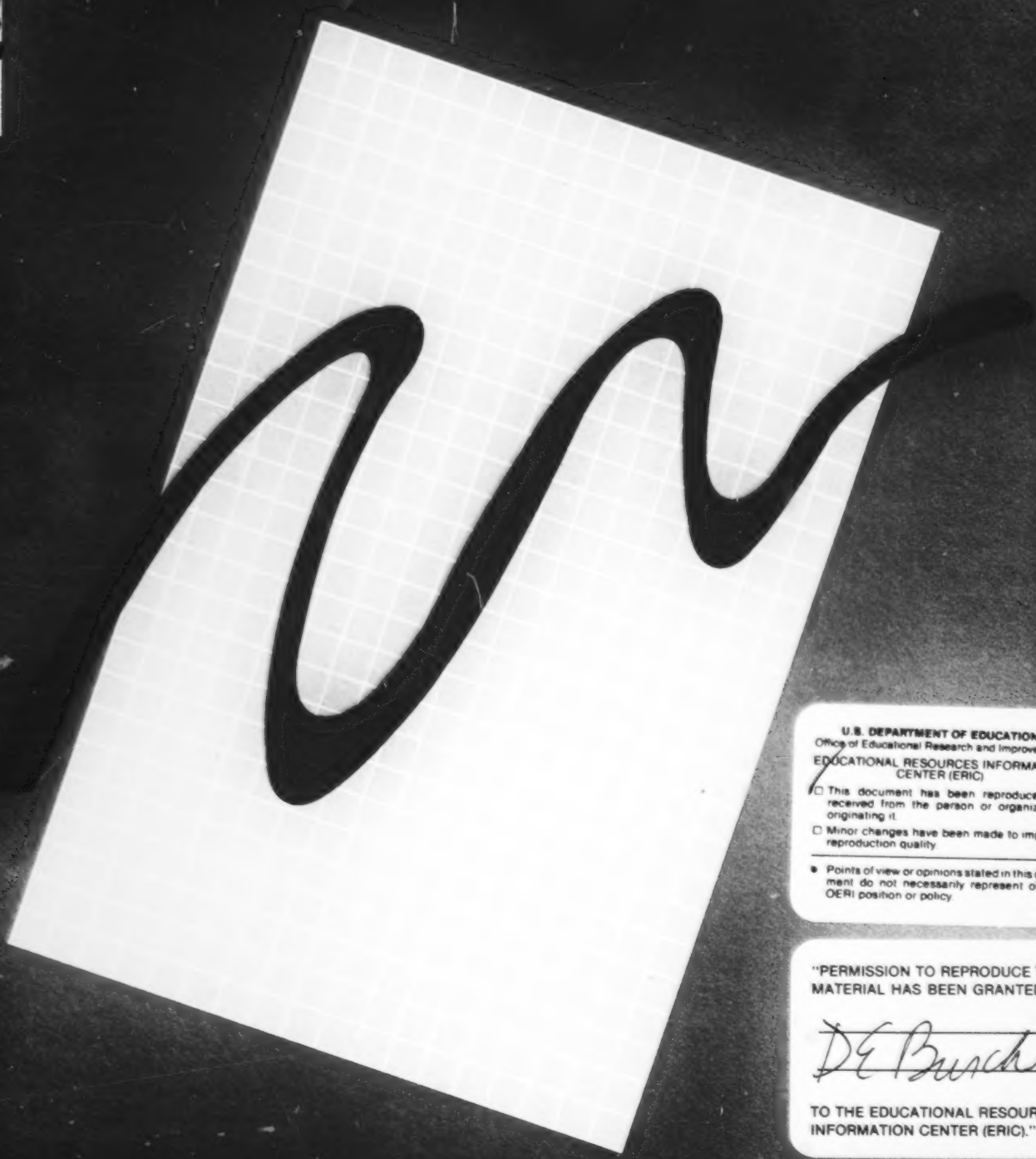
EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS Age Discrimination; *Aging (Individuals); Demography; Employee Attitudes; *Employment Patterns; *Employment Problems; Employment Qualifications; *Futures (of Society); Income; *Labor Force; *Middle Aged Adults; Racial Distribution; Retirement; Retraining; Sex; Unemployment; Work Attitudes

ABSTRACT

The Bureau of Labor Statistics estimates that the median age of workers will rise from 34.8 years in 1982 to 37.3 years by 1995. In the 30 years between 1955 and 1985, the number of workers aged 45 and over has risen from 25 million to nearly 32 million. Workers over the age of 45 are established in all types of occupations. The number of men aged 45 to 64 is greatest in manufacturing and services, whereas that of women in the same age group is largest in trade and services. Labor force participation has dropped steadily for men over 45, whereas it has increased for their female counterparts. Working men between the ages of 45 and 64 earn more than the median for all men aged 16 and over, whereas women earn between 60 and 66 percent of their male counterparts. Women of all ages are more likely to work part time (only 6 percent of men aged 45 to 64 versus 25 percent of women in the same age group). Race is an important factor, with a smaller percentage of minority men over 45 working than white men of comparable age and a larger percentage of minority women over 45 working than their white counterparts. Minority members and females experienced the highest unemployment rates, with minority males having the highest rates. The number of allegations of age discrimination has increased from 12,710 in 1981 to 21,635 in 1984 (a 71 percent increase). Many employers are already considering and implementing programs of interest to the more than 38 million workers who will be age 45 or over by 1995. (MN)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED284058



U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☐ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

D E Burch

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

INTRODUCTION

America's work force is aging. The Bureau of Labor Statistics (BLS) estimates that the median age of workers will rise from 34.8 years in 1982 to 37.3 years by 1995. In the thirty years between 1955 and 1985, the number of workers aged 45 and over has risen from 25 million to nearly 32 million. Among these workers are large numbers of women, whose labor force participation has increased dramatically since the early 1950s.

Workers aged 45 and over are established in every type of industry, occupation, and job in the U.S. economy. They bring to their employers experience, stability, loyalty, and a positive attitude about their work. The high-quality contributions of many retirement aged workers have caused their employers to entice them to remain in their jobs longer.

Projections made by the BLS indicate that the upper age groups of the labor force are expected to continue growing. Workers aged 45+ are projected to number over 38 million by the year 1995. Many employers are already considering and implementing programs of interest to these employees.

This booklet was written to inform readers about the demographics of the work force—both today and tomorrow. It provides an at-a-glance profile of workers aged 45 and older and discusses the likely changes in the future work force. Covered are such topics as the work force of today and tomorrow by age, race, and sex, labor force participation rates, actual and projected figures for industrial and occupational employment, and characteristics of this age group of employees.

AARP with more than 24 million members, is the nation's largest organization of Americans age 50 and older. Headquartered in Washington, D.C., this non-profit, non-partisan organization offers a wide range of membership benefits, legislative representation at federal and state levels, and educational and community service programs carried out through a national network of volunteers and local chapters. The Association also offers a variety of educational and advocacy programs for older workers, who make up one fourth of AARP's total membership.

AARP is educating employers, employees and the general public about retirement and employment issues affecting older workers through the Association's Worker Equity Initiative. The Initiative is working to change attitudes, policies, and practices that result in unequal treatment of older workers. The major changes AARP is working for on behalf of older workers are:

☐ Increased employment in both the public and private sectors;

☐ Equal access to promotion and training opportunities;

☐ Increased knowledge by older workers about employment protections and retirement options;

☐ Increased services for older workers in transition, such as those entering the job market for the first time, those interested in new careers, and those who find themselves unemployed late in their careers; and

☐ Elimination of mandatory retirement based on age.

For more information about AARP's efforts on behalf of older workers, write to: AARP's Worker Equity Department, 1909 K Street, NW, Washington, DC 20049.

Copyright © 1986 American Association of Retired Persons.
All rights reserved.
Printed in the United States of America.

INDUSTRY

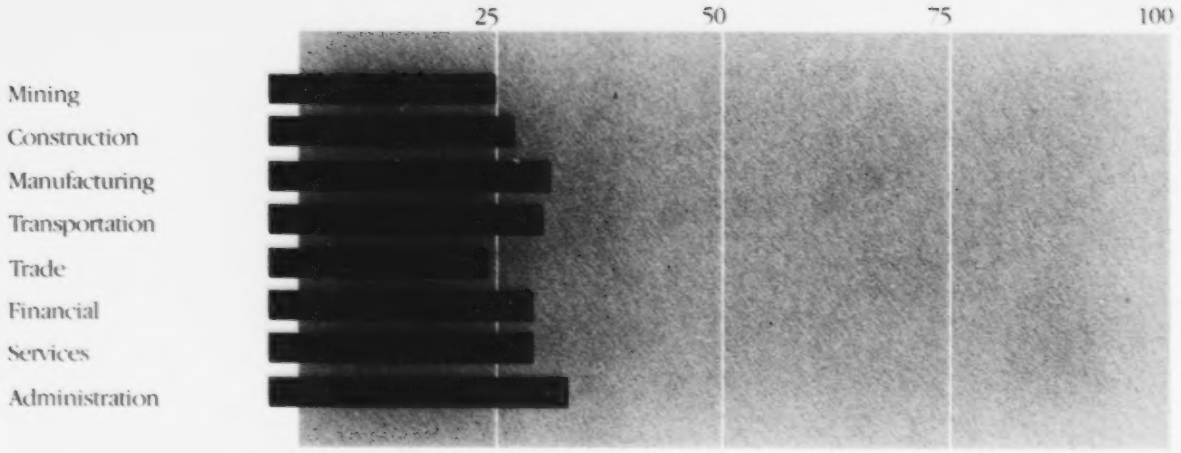
The concentration of specific age groups of workers in industry varies with the age and sex of the worker. The number of men aged 45 to 64 is greatest in manufacturing and services while that of women in the same age group is largest in trade and services. Both male and female workers aged 65 and over are concentrated in services and trade.

The sectors with the highest percentage of workers 45 and older are public administration and manufacturing – about a third of all workers in each of these industries.

Employed Persons by Major Industry Group, Age and Sex, 1985
(in thousands)

INDUSTRY	Total			Total			Total		
Total	45-54	Men	Women	55-64	Men	Women	65+	Men	Women
Mining									
939	124	107	18	96	82	14	11	10	1
Construction									
6,987	1,056	951	105	693	629	64	113	100	12
Manufacturing									
20,879	3,655	2,518	1,137	2,461	1,709	752	287	195	92
Transportation									
7,548	1,351	1,047	304	796	640	156	100	78	23
Trade									
22,296	2,676	1,389	1,287	2,000	1,082	918	570	319	251
Financial									
7,005	1,118	517	593	717	394	324	220	147	73
Services									
32,867	4,947	1,900	3,046	3,461	1,483	1,978	1,024	541	483
Administration									
4,995	929	687	322	593	352	241	113	72	40

Source: Current Population Survey, Basic Tabulations, U.S. Department of Labor, Bureau of Labor Statistics, 1985 Annual Averages.



Source: Current Population Survey, Basic Tabulations, U.S. Department of Labor, Bureau of Labor Statistics, 1985 Annual Averages.

5

AGE AND GENDER

In 1985, over 115 million Americans aged 16 and over were in the labor force. Workers aged 45+ numbered over 32 million, comprising nearly one-third of the work force. These workers were composed of nearly as many women as men. For every four working men there were three working women.

Labor Force by Sex and Age, 1985
(in thousands)

TOTAL 16+	115,462
TOTAL 16-44	83,241
Men	45,731
Women	37,510
TOTAL 45-54	17,322
Men	9,870
Women	7,452
TOTAL 55-64	11,992
Men	7,060
Women	4,932
TOTAL 65+	2,906
Men	1,750
Women	1,156

Source: Employment and Earnings, U.S. Department of Labor, Bureau of Labor Statistics, Jan. 1986, p.154.

CHANGING LABOR FORCE PARTICIPATION RATES

Many factors, among them U.S. and world economic conditions, the shift in the U.S. economy from agriculture to manufacturing to service industry employment, and the increased emphasis of retirement options have caused a change in labor force participation rates over the last century. For men aged 45 and over, labor force participation has dropped steadily. In 1950, almost 87 percent of men aged 55 to 64 and 46 percent of men aged 65 and over worked, while in 1985 the percentages had declined to 68 percent and 16 percent respectively. For most groups of women aged 45 and over the pattern has been just the opposite. In 1950, 38 percent of women 45 to 54 and 27 percent of women 55 to 64 worked; by 1985 those figures had increased to 64 percent and 42 percent respectively. For women aged 65 and over, however, participation has dropped slightly.

Labor Force Participation Rates by Age, Sex and Year, 1950, 1975, and 1985
(in percent)

Age, Sex and Year	Participation Rate
1950	
45-54	
Men	95.8
Women	38.0
55-64	
Men	86.9
Women	27.0
65+	
Men	45.8
Women	9.7
1975	
45-54	
Men	92.1
Women	54.6
55-64	
Men	75.6
Women	40.9
65+	
Men	21.6
Women	8.2
1985	
45-54	
Men	91.0
Women	64.4
55-64	
Men	67.9
Women	42.0
65+	
Men	15.8
Women	7.3

Source: 1950 and 1975 figures from *1980 Handbook of Labor Statistics*, U.S. Department of Labor, Bureau of Labor Statistics; 1985 figures from *Employment and Earnings*, U.S. Department of Labor, Bureau of Labor Statistics, Jan. 1986, p.154.

OCCUPATIONS

Workers aged 45 and over are involved in every occupation in the U.S. economy. The two occupations with the largest *number* of 45+ workers are 1) technical, sales and administrative support, and 2) managerial and professional specialties. The two occupations with the largest *percentage* of workers 45+ in their work forces are 1) farming, forestry, and fishing (35 percent are 45+), and 2) managerial and professional specialties (32 percent are 45+).

Employment by Occupation, Age and Sex, 1985
(in thousands)

OCCUPATION	Total	16-44	45-54	55-64	65+
SERVICE					
Total	15,827	11,672	1,962	1,634	559
Men	6,235	4,735	690	584	226
Women	9,593	6,937	1,273	1,050	333
PRODUCTION, CRAFT, REPAIR					
Total	14,378	10,319	2,296	1,541	222
Men	13,124	9,433	2,087	1,405	199
Women	1,253	886	209	136	22
OPERATORS, FABRICATORS, LABORERS					
Total	18,957	14,079	2,754	1,851	273
Men	14,038	10,634	1,918	1,294	192
Women	4,918	3,445	836	557	80
FARMING, FORESTRY, FISHING					
Total	3,785	2,449	541	514	281
Men	3,169	2,054	430	437	248
Women	616	395	111	77	33
ARMED FORCES					
Total	52	49	3	0	0
Men	43	40	3	0	0
Women	9	9	0	0	0
MANAGERIAL, PROFESSIONAL					
Total	26,496	18,051	4,715	3,011	719
Men	5,133	13,633	2,895	1,996	506
Women	1,363	8,314	1,821	1,015	213
TECHNICAL, SALES, ADMINISTRATIVE					
Total	34,926	25,601	5,037	3,434	854
Men	12,181	8,615	1,845	1,342	379
Women	22,744	16,985	3,192	2,092	475

Source: Unpublished data, Bureau of Labor Statistics, December 23, 1985.

WEEKLY EARNINGS

On the basis of median weekly earnings for workers age 45 and over, women earn less than men. Depending on the age group, women earn 60 to 66 percent of their male counterparts. Furthermore, working men between the ages of 45 and 64 earn more than the median for all men age 16 and over.

Median Weekly Earnings of Full-Time Wage & Salary Workers by Age & Sex, 1985

Sex and Age	Earnings (in dollars)
Men & Women	
16+	$343
45-54	400
55-64	380
65+	296
Men	
16+	406
45-54	488
55-64	467
65+	367
Women	
16+	277
45-54	291
55-64	284
65+	242

Source: U.S. Department of Labor, U.S. Bureau of Labor Statistics, *Employment and Earnings*, January, 1986.

FULL- AND PART-TIME WORK

Women of all ages are more likely than men to work part-time. Whereas only 6 percent of men aged 45 to 64 worked part-time, the corresponding figure for women was 25 percent. For workers aged 65 and over, 47 percent of men and 62 percent of women were part-time workers.

Persons at Work in Nonagricultural Industries by Age, Sex and Full- or Part-Time Status, 1985.
(In thousands)

Age and Sex	Total at Work	Part-time for Economic Reasons	Voluntary Part-time	Total Full-time
Total	98,303	5,334	13,038	79,931
16-44	70,760	4,174	9,393	57,193
45-64	25,215	1,055	2,519	21,641
65+	2,328	104	1,127	1,097
Men				
16-44	38,779	1,910	2,778	34,091
45-64	14,471	422	480	13,569
65+	1,349	43	586	720
Women				
16-44	31,980	2,265	6,615	23,100
45-64	10,744	634	2,038	8,072
65+	980	61	542	377

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Employment & Earnings*, Jan. 1986, p.191.

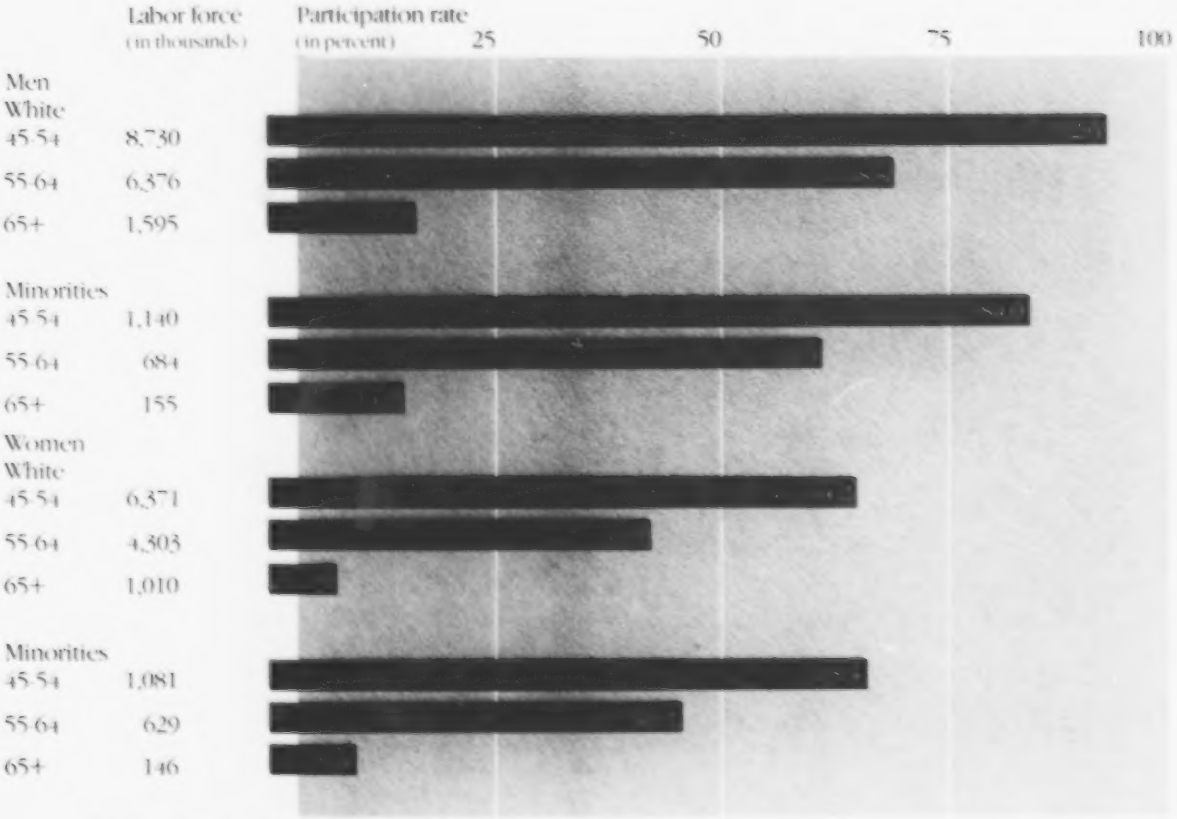
RACI

Participation in the work force is vastly different between white and minority men and women.

☐ A smaller percentage of minority men aged 45+ work than white men of comparable age.

☐ A larger percentage of minority women aged 45+ work than white women of comparable age.

Labor Force Participation Rates by Age, Race and Sex, 1985



Source: Employment and Earnings, U.S. Department of Labor, Bureau of Labor Statistics, Jan. 1986, p.157.

UNEMPLOYMENT

During 1985, unemployment rates for workers aged 45 and over ranged between 2 and 5 percent, depending on the specific age group considered. In general:

- ☐ Unemployment rates for women were higher than those for men in the same age group.
- ☐ Male and female minorities experienced higher unemployment than did comparable age groups of white men and white women.
- ☐ Minority men were more likely to be unemployed than minority women.

Unemployed Workers by Age, Sex and Race 1985
(percent of labor force)

			Minorities		White	
Age	**Men**	**Women**	**Men**	**Women**	**Men**	**Women**
45-54	4.6	4.8	9.0	6.3	4.1	4.5
55-64	4.3	4.3	7.3	5.7	4.0	4.1
65+	3.1	3.3	7.6	4.6	2.7	3.1
65-69	3.4	3.8	8.7	4.5	2.9	3.7
70+	2.8	2.6	5.9	4.7	2.5	2.3

Source: Employment and Earnings, U.S. Department of Labor, Bureau of Labor Statistics, Jan. 1986, p.154-157.

Although a smaller percentage of persons aged 45+ were unemployed compared to those under age 45, once unemployed they were out of work longer.

Sex and Age	Thousands of persons						Median
		Weeks				Ave.	duration
Men and Women	Total	<5 wks	5-14	15-26	27+	Weeks	Weeks
Total	8,312	3,498	2,509	1,025	1,280	15.6	6.8
16-19	1,468	835	449	112	71	8.0	4.4
20-24	1,738	785	543	197	212	13.4	6.1
25-34	2,341	925	722	311	383	16.4	7.6
35-44	1,340	480	398	187	275	19.1	8.9
45-54	813	259	240	124	189	21.2	10.0
55-64	518	174	130	83	131	22.8	10.4
65+	93	39	25	10	20	19.8	6.9
Men							
Total	4,521	1,696	1,367	627	830	18.0	8.2
16-19	806	436	256	73	41	8.5	4.6
20-24	944	379	304	125	136	15.1	7.1
25-34	1,244	428	380	186	250	19.1	9.1
35-44	706	219	205	105	177	22.6	10.7
45-54	459	124	132	79	124	24.4	12.2
55-64	307	92	74	53	88	26.0	12.4
65+	55	19	15	7	14	23.3	9.7
Women							
Total	3,791	1,801	1,142	398	450	12.8	5.6
16-19	661	399	192	40	30	7.4	4.1
20-24	794	407	239	72	76	11.2	4.9
25-34	1,098	497	342	125	133	13.4	6.1
35-44	634	261	193	82	98	15.1	7.0
45-54	355	135	108	46	65	17.0	8.0
55-64	211	82	55	30	43	18.3	8.4
65+	39	20	10	3	5	14.9	4.8

Source: Employment and Earnings, U.S. Department of Labor, Bureau of Labor Statistics, Jan. 1986, p.168.

PROJECTIONS OF THE FUTURE WORK FORCE

The age profile of the American work force is changing and will continue to change. For example, in 1982, the median age of the work force was 34.8 years; in 1995, the median age of the work force is expected to be 37.3 years. The increase reflects the aging of baby boom workers and a reduction in the number of young, entry level workers.

By 1995, the Bureau of Labor Statistics estimates that the labor force will increase by approximately 14 million workers to 129 million. The growing number of workers between the ages of 35 and 54 is expected to account for the increase. At the same time, the number of workers aged 55 and over and workers aged 16 to 34 is projected to decrease. Altogether, workers aged 45 and over are expected to number over 38 million.

Workers by Age and Sex, 1985 and 1995
(in thousands)

Age and Sex	Actual 1985	Projected 1995
16-19	6,434	7,053
Men	3,328	3,750
Women	3,105	3,303
20-24	13,980	13,103
Men	7,339	6,790
Women	6,640	6,313
25-34	31,208	34,415
Men	17,564	18,247
Women	13,644	16,168
35-44	24,732	36,175
Men	13,800	19,232
Women	10,933	18,943
45-54	16,509	25,129
Men	9,411	13,721
Women	7,097	11,408
55-64	11,474	10,814
Men	6,753	6,119
Women	4,721	4,695
65+	2,813	2,472
Men	1,695	1,423
Women	1,118	1,049

Source: 1985 data from *Employment and Earnings*, U.S. Department of Labor, Bureau of Labor Statistics, Jan. 1986, p.154; 1995 data from Fullerton, Howard N., The 1995 labor force: BLS' latest projections, *Monthly Labor Review*; November 1985, p.17-25.

PROJECTIONS OF RACE AND SEX

The structure of the U.S. labor force by sex and race is projected to change somewhat by 1995.

☐ Labor force participation of minority men and white men aged 45 to 54 is expected to remain about the same while the rates for all men aged 55 and over is expected to decline.

☐ The participation of minority women and white women aged 45 to 54 is likely to increase notably. The number of white women aged 55 to 64 is expected to increase slightly in the labor force.

☐ The percentage of people aged 65 and over in the work force is expected to decline across-the-board.

Labor Force Participation, 1985 and 1995

Group	1985 (in percent)	1995 (in percent)
Men (White)		
45-54	92.0	92.1
55-64	68.8	65.5
65+	15.9	13.7
Men (Minorities)		
45-54	84.0	84.2
55-64	60.6	57.4
65+	14.5	9.9
Women (White)		
45-54	64.2	69.7
55-64	41.5	42.2
65+	7.0	6.9
Women (Minorities)		
45-54	65.3	68.4
55-64	45.2	43.7
65+	9.3	7.7

Source: 1985 data from *Employment and Earnings*, U.S. Department of Labor, Bureau of Labor Statistics, Jan. 1985, p.154; 1995 figures from Fullerton, Howard N., The 1995 labor force: BLS' latest projections, *Monthly Labor Review*, November 1985, p.17-25.

AGE DISCRIMINATION IN EMPLOYMENT

The Age Discrimination in Employment Act of 1967 as amended in 1978 protects most workers between the ages of 40 and 70 from discrimination in the work place. Covered are such areas as hiring, firing, promotions, training, retirement, or any other action taken against an individual with respect to compensation, terms, conditions, or privileges of employment.

In 1981, the Equal Employment Opportunity Commission (EEOC) reported that 12,710 charges containing allegations of age discrimination had been filed in their offices. That figure increased until in 1984, the EEOC had 21,635 cases that had been filed – a jump of 71 percent in just four years.

Cases Alleging Age Discrimination in Employment, 1981 to 1984

Year	Cases filed	Percent increase/decrease from previous year
1981	12,710	
1982	11,057	−13%
1983	17,582	+59
1984	21,635	+23

Source: Equal Employment Opportunity Commission, *Compliance Report*, 1975-1984.

EMPLOYMENT, BENEFITS AND COST TO EMPLOYERS

A joint study by two insurance associations and two aging associations found that workers between the ages of 50 and 64 are more likely than workers of other ages to have such employee benefits as group health insurance or union-sponsored pension programs. The study found the following:

☐ Health insurance plans – nearly 75 percent of workers 50 to 66 are covered by health plans at work. More than 8 in 10 men are covered by group health insurance compared to 7 in 10 women.

☐ Pension plans – over 90 percent of workers participated in pension plans provided by their employer or union. Of these, 94 percent were men and 87 percent were women.

In a major study of employer's attitudes about workers over age 50 done for AARP by Yankelovich, Skelly, and White, employers were asked how they perceived the cost of benefits for their employees. The survey found that employers perceived workers over age 50 as cost effective when considering their value to the company.

Sources: The Prime Life Generation, a joint study of the American Council of Life Insurance, Health Insurance Association of America, National Council of Senior Citizens, and the National Council on the Aging, 1985.

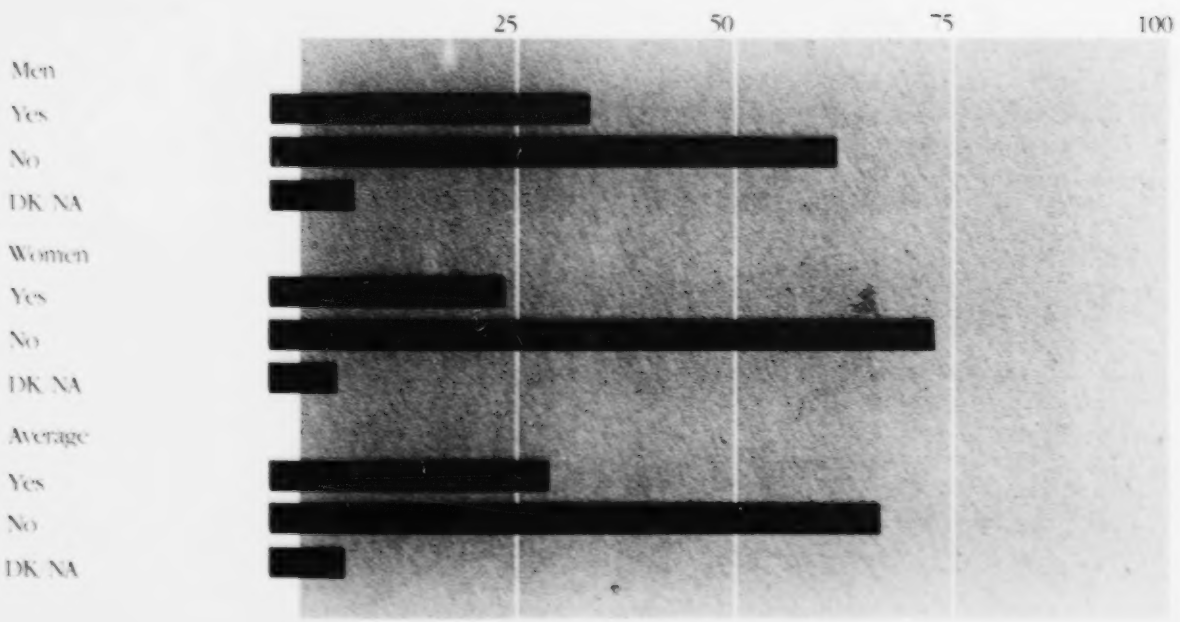
Workers Over 50: Old Myths, New Realities, Yankelovich, Skelly and White, Inc., 1985.

MEMBERSHIP IN LABOR ORGANIZATIONS

According to a recent study, a majority of workers between the ages of 50 and 64 are not covered by union or employee association contracts. Only about one-third of men and one-fourth of women have such coverage and the percentage is steadily decreasing.

Labor Organization Membership*

Coverage by Union or Employee Association Contract
(in percent)



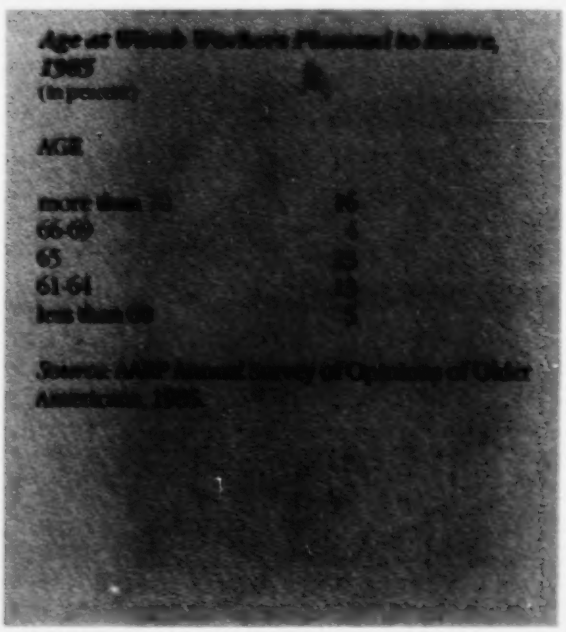
*Asked only of those employed with private or government employers.

Source: The Prime Life Generation, 1985.

RETIREMENT ATTITUDES

In the 1985 AARP Annual Survey of Opinions of Older Americans, retirees among the 1,504 participants across the United States were asked whether they were glad they had retired or whether they would rather be working. While nearly 60 percent were glad to be retired, the remaining 40 percent of retirees reported they would rather be working. Income was a major determinant of satisfaction with retirement; as income rose retirees were more likely to prefer being retired.

A poll conducted in 1981 by Louis Harris for the National Council on the Aging found that as workers get closer to retirement age, their desire to stay in the work force increases. When do retirement-aged workers plan to retire? The 1985 AARP survey found that 41 percent of non-retired workers had decided to retire by age 65, and 16 percent planned to retire at age 70 or over.



ATTITUDES ABOUT WORK, RETIREMENT AND AGE DISCRIMINATION

The 1981 Louis Harris poll sought the attitudes of adults aged 18 to 80+ about work, retirement, and age discrimination at work. The following shows the questions asked and the percentage who agreed:

	Agree
☐ Nobody should be forced to retire if he/she wants to work and can still do a good job.	90%
☐ Most employers discriminate against older people and make it hard for them to find work.	79%
☐ Would prefer to retire at/or after 65 (asked of those 55-64).	69%
☐ Would prefer working part-time instead of retiring completely.	
Adults 18-54	75%
Adults 55-64	79%
Adults 65+ still at work	73%

Source: Aging in the Eighties: America in Transition. a study for the National Council on the Aging, Inc. by Louis Harris and Associates, Inc., 1981.

TRAINING

Research in 1983 (Andrisani and Daymont) for the National Commission for Employment Policy showed that employers were finding it in their interest to increase the productivity of older workers by retraining them to work with new technologies. Some companies had instituted training programs because it was less expensive to retrain their employees than to hire new ones when taking into consideration the value of an older worker's experience and knowledge of the company. A study of employers by Yankelovich, Skelly, and White found that employers felt older workers would be better utilized if their skills were updated but that only 30 percent of companies were now attempting such programs.

Studies of older workers' trainability have found that though older workers may take longer to learn a task, they learn it effectively.

Sources: Andrisani, Paul J. and Daymont, Thomas N. "Age, Productivity, and Earnings: A case study of a High-Tech Firm." Temple University, 1983.

Yankelovich, Skelly, and White, Inc. *Workers Over 50: Old Myths, New Realities*, 1985.

U.S. Department of Health & Human Services. *Older Workers: Myths and Realities*, 1984.

QUALITIES AND CAPABILITIES OF WORKERS AGED 45+

☐ **Productivity** – Research shows that productivity does not decline with age. Older employees are as productive as younger employees in most jobs. Most older workers meet the productivity expectations of their companies.[1]

☐ **Sick days** – Data show that workers age 45 and older have attendance records that are equal to or better than most other age groups of workers. The American Council of Life Insurance found that employees aged 45 and over used on average only 3.1 sick days per year.[2]

☐ **Turnover** – Older employees are committed to their jobs. Employees between the ages of 50 and 60 have been employed with a company an average of 15 years.[2]

☐ **Management competence** – The age of candidates for top-level positions has increased over the last 10 to 15 years, according to a survey of management-recruiting firms conducted by the University of Southern California's Andrus Gerontology Center.[2]

☐ **Health** – Age alone is a poor indicator of health, which varies widely from individual to individual. Among those who work, there is even less of a relationship between age and health.[2]

☐ **Decision-making** – Studies indicate that older managers, because of their experience, are capable decision-makers.[2]

☐ **Intellectual functioning** – There is evidence that intelligence for most people remains constant until age 70. Changes in intellectual performance important in doing a job are less likely to be a result of age than of the person's attention, physical state, and perceptual abilities.[2]

☐ **Memory** – In people who are not depressed, poorly nourished, or emotionally upset, age-related declines in memory are found to be slight and have little effect on job performance.[2]

☐ **Learning** – People who are capable of learning when young and who continually use these skills can maintain the ability to learn as they grow older.[2]

☐ **Job-related accidents** – Accidents are few among older employees. Research has found that persons 55 and older accounted for only 9.7 percent of workplace injuries despite the fact that they make up 13.6 percent of the labor force.[1]

Sources: 1. U.S. Department of Health and Human Services, *Older Workers: Myths and Realities*, 1984.
2. Humple, Carol Seagrave and Lyons, Morgan. *Management and the Older Workforce* American Management Association Briefing, 1983.

AARP WORKER EQUITY

1909 K Street, N.W. Washington, D.C. 20049

PW3859(1286) · D12633